

Information to identify the case:

Debtor 1	Robert F Conklin Sr.	Social Security number or ITIN	xxx-xx-3529
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 21-12535-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert F Conklin Sr.

12/17/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert F Conklin, Sr.
Debtor

Case No. 21-12535-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 17, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2021:

Recip ID	Recipient Name and Address
db	+ Robert F Conklin, Sr., 121 Athenia Avenue, Clifton, NJ 07013-2651
aty	+ Forman Holt, 365 West Passaic Street, Suite 400, Rochelle Park, NJ 07662-3005
r	+ Keller Williams, Keller Williams Village Square Realty, 74 Godwin Avenue, Ridgewood, NJ 07450-3706
519165357	+ American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519163752	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519211003	+ Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058
519150892	+ City of Clifton, 900 Clifton Avenue, Clifton, NJ 07013-2708
519150895	+ Dnf Assoc, 2351 N Forest Road, Getzville, NY 14068-9902
519192401	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519150901	+ Lyons Doughty Veldhuis, 136 Gaither Drive, suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
519150902	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519150903	Nationwide Credit, PO Box 15130, Wilmington, DE 19850-5130
519313251	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519154993	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519150907	+ Zwicker and Associates, 1020 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-3518

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Dec 17 2021 20:35:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 17 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 17 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
app	+ Email/Text: atkinsappraisal@aol.com	Dec 17 2021 20:36:00	A.Atkins Appraisal Corp., 122 Clinton Road, Fairfield, NJ 07004-2900
intp	Email/Text: BNC@magtrustee.com	Dec 17 2021 20:36:00	Marie-Ann Greenberg, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550
519150886	+ EDI: AMEREXPR.COM	Dec 18 2021 01:33:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519150887	EDI: BANKAMER.COM	Dec 18 2021 01:33:00	Bank Of America, Po Box 982238, El Paso, TX 79998
519160929	EDI: BANKAMER.COM	Dec 18 2021 01:33:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
519150890	+ EDI: BANKAMER.COM	Dec 18 2021 01:33:00	Bk Of Amer, 4909 Savarese Circle, Tampa, FL 33634-2413

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519150891	+ EDI: CAPITALONE.COM	Dec 18 2021 01:33:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
519150893	+ EDI: WFNNB.COM	Dec 18 2021 01:33:00	Comenitycb/bjsclub, Po Box 182120, Columbus, OH 43218-2120
519157119	EDI: DISCOVER.COM	Dec 18 2021 01:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519150894	+ EDI: DISCOVER.COM	Dec 18 2021 01:33:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
519150896	Email/Text: reports@halstedfinancial.com	Dec 17 2021 20:35:00	Halsted, PO Box 828, Skokie, IL 60076
519150897	+ EDI: IRS.COM	Dec 18 2021 01:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519150898	EDI: JPMORGANCHASE	Dec 18 2021 01:33:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
519169329	Email/PDF: resurgentbknotifications@resurgent.com	Dec 17 2021 20:44:15	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519150899	Email/PDF: resurgentbknotifications@resurgent.com	Dec 17 2021 20:44:16	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
519224030	EDI: Q3G.COM	Dec 18 2021 01:33:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519150905	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 17 2021 20:36:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519195497	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 17 2021 20:36:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519150904	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 17 2021 20:35:00	New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519150906	EDI: TDBANKNORTH.COM	Dec 18 2021 01:33:00	Td Bank N.a., P.O. Box 84037, Columbus, GA 31908-4037
519226369	+ EDI: AIS.COM	Dec 18 2021 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
519150888	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
519150889	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
519150900	*	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2021 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gary M. Didieo	on behalf of Debtor Robert F Conklin Sr. gmd@didieolaw.com, didieogr87027@notify.bestcase.com
Kimberly J. Salomon	on behalf of Trustee Charles M. Forman ksalomon@formanlaw.com
Kimberly J. Salomon	on behalf of Plaintiff Charles M. Forman Chapter 7 Trustee ksalomon@formanlaw.com
Michael E. Holt	on behalf of Trustee Charles M. Forman mholt@formanlaw.com kanema@formanlaw.com
Michael E. Holt	on behalf of Plaintiff Charles M. Forman Chapter 7 Trustee mholt@formanlaw.com, kanema@formanlaw.com
Robert J. Schneider	on behalf of U.S. Trustee U.S. Trustee robert.j.schneider@usdoj.gov
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10